

Certificate of Notice  
Page 1 of 4UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

50093

Morton &amp; Craig LLC

William E. Craig, Esquire

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Moorestown, NJ 08057

Attorney for Credit Acceptance Corporation

Order Filed on December 26, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No. 18-19439

In Re:

Adv. No.

SHEILA A. DIZENZO

Hearing Date: 12-2-19

Judge: (ABA)

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL  
FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.**DATED: December 26, 2019**  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Sheila A. Dizenzo

Case No: 18-19439

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Credit Acceptance Corporation, with the appearance of Richard S. Hoffman, Jr., Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Credit Acceptance Corporation (“Credit Acceptance”) is the holder of a first purchase money security interest encumbering a 2013 Jeep Wrangler bearing vehicle identification number 1C4AJWAG7DL501312.**
- 2. That the Debtor’s account has post-petition arrears through November 2019 in the amount of \$10,198.05.**
- 3. That the Debtor is to cure the arrearage set forth in paragraph two (2) above (in addition to any pre-petition arrears) through her Chapter 13 Plan.**
- 4. That commencing December 2019, if the Debtor fails to make any payment to Credit Acceptance within thirty (30) days after it falls due, Credit Acceptance shall be entitled to stay relief upon filing a certification with the Court and serving it upon the Debtor, her attorney, and the Chapter 13 Trustee.**
- 5. That commencing December 2019, if the Debtor fails to make any payment to the Chapter 13 Trustee within thirty (30) days after it falls due, Credit Acceptance shall be entitled to stay relief upon filing a certification with the Court and serving it upon the Debtor, her attorney, and the Chapter 13 Trustee.**

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- 6. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Credit Acceptance Corporation must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Credit Acceptance shall be entitled to stay relief upon filing a certification that insurance has lapsed with the Court and serving it upon the Debtor, her attorney, and the Chapter 13 Trustee.**
- 7. That the Debtor is to pay a counsel fee of \$531.00 to Credit Acceptance Corporation through her Chapter 13 plan.**

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Sheila A Dizenzo  
DebtorCase No. 18-19439-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Dec 28, 2019.

db +Sheila A Dizenzo, 3520 Coles Mill Road, Franklinville, NJ 08322-2403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 28, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on December 26, 2019 at the address(es) listed below:Farha Ahmed on behalf of Creditor Wilmington Savings Fund Society FSB d/b/a Christiana Trust  
as Owner Trustee of the Residential Credit Opportunities Trust V farha@dwaldmanlaw.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.comJohn R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecef@gmail.comKeri P. Ebeck on behalf of Creditor Gateway One Lending & Finance, LLC.  
kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.comLaura J. Neville on behalf of Creditor Wilmington Savings Fund Society FSB d/b/a Christiana  
Trust as Owner Trustee of the Residential Credit Opportunities Trust V nevilleesq@gmail.com

Rebecca Ann Solarz on behalf of Creditor Bayview Loan Servicing et al. rsolarz@kmlawgroup.com

Richard S. Hoffman, Jr. on behalf of Debtor Sheila A Dizenzo rshoffman@hoffmandimuzio.com,  
lmcevoy@hoffmandimuzio.com; jslachetka@hoffmandimuzio.com; hoffmanrr81909@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9